

Information to identify the case:			
Debtor 1	Linda Donkers		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	21-21967-JAD		
	Social Security number or ITIN	xxx-xx-1250	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	13 9/7/21	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Linda Donkers	
2. All other names used in the last 8 years		
3. Address	306 Telegraph Road Brownsville, PA 15417	
4. Debtor's attorney Name and address	Paul W. McElrath Jr. McElrath Legal Holdings, LLC. 1641 Saw Mill Run Boulevard Pittsburgh, PA 15210	Contact phone 412-765-3606 Email: ecf@mcclathlaw.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 10/5/21

For more information, see page 2

Debtor **Linda Donkers**

Case number **21-21967-JAD**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 1, 2021 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com , meetings@chapter13trusteedpa.com
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at http://www.pawb.uscourts.gov/filing-proof-claim using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at http://www.pawb.uscourts.gov/filing-proof-claim . If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 12/31/21 Filing deadline: 11/16/21 Filing deadline: 3/6/22 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.
9. Filing of plan, objections and hearing	The debtor has filed a plan, which is attached. An initial hearing on confirmation will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors on: 11/1/21 at 09:00 AM , Location: remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteedpa.com Creditors have the duty to promptly review all plans and present any objections in a timely manner. Objections to the initial Chapter 13 plan shall be filed with the bankruptcy clerk's office and served on the debtor, counsel for the debtor (if any), and the Chapter 13 Trustee by no later than 7 days before meeting of creditors. Parties objecting to the Plan must attend the meeting of creditors duly scheduled pursuant to Section 7 above. To the extent a written objection is not resolved at the meeting of creditors/conciliated initial confirmation hearing or prior to or at the date set for continued conciliation conferences the plan will be set for a contested plan hearing. If no objections are timely filed, or filed objections are not prosecuted at the initial confirmation hearing or continued conciliation conferences, the Trustee may assume and the court may determine that the objection has been withdrawn, and the plan has been proposed in good faith and not by any means forbidden by law without receiving evidence on such issues.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

In re:
Linda Donkers
Debtor

Case No. 21-21967-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 05, 2021

User: mgut
Form ID: 309iJAD

Page 1 of 4
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2021:

Recip ID	Recipient Name and Address
db	+ Linda Donkers, 306 Telegraph Road, Brownsville, PA 15417-9560
aty	+ Maria Miksich, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
tr	+ Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
15408823	Advanced Disposal, 32870 US-6, Pittsfield, Marble, PA 16334
15408825	+ Alltran, PO Box 610, Sauk Rapids, MN 56379-0610
15408826	+ Atlantic Broadband, 2200 Beale Avenue, Altoona, PA 16601-1927
15408854	++ CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285 address filed with court:, TSYS Debt Management, PO Box 5155, Norcross, GA 30091
15408833	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas, P.O. Box 117, Columbus, OH 43216
15408837	++ CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805 address filed with court:, CREDIT PROTECTION ASSOC, 13355 NOEL RDSTE 2100, Dallas, TX 75240
15408844	Mon valley Hospital, Inc., 1163 Country Club Road, Monongahela, PA 15063-1095
15408845	+ New Rez/Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
15419708	NewRez LLC d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville SC 29603-0826
15408846	+ PA American Water, PO Box 371412, Pittsburgh, PA 15250-7412
15408856	+ UFCW Local 23 Federal Credit Union, 345 Southpointe Boulevard--Suite 201, Canonsburg, PA 15317-8571
15408855	+ Udren Law Offices, Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ecf@mcelrathlaw.com	Oct 05 2021 23:27:00	Paul W. McElrath, Jr., McElrath Legal Holdings, LLC., 1641 Saw Mill Run Boulevard, Pittsburgh, PA 15210
smg	EDI: PENNDEPTREV	Oct 06 2021 03:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 05 2021 23:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 06 2021 03:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 05 2021 23:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Oct 05 2021 23:27:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,

District/off: 0315-2

User: mgut

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Form ID: 309iJAD

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			Pittsburgh, PA 15222-3721
15408827	+ EDI: BANKAMER2.COM	Oct 06 2021 03:28:00	Bank of America, Po Box 17054, Wilmington, DE 19850-7054
15408828	+ EDI: TSYS2.COM	Oct 06 2021 03:28:00	Barclays Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014
15408829	+ EDI: HFC.COM	Oct 06 2021 03:28:00	Beneficial, P.O. Box 3425, Buffalo, NY 14240-3425
15408832	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 05 2021 23:27:00	Citizens Bank, 1 Citizens Dr, Riverside, RI 02915
15408830	+ Email/Text: cms-bk@cms-collect.com	Oct 05 2021 23:27:00	Capital Management Services, 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464
15408834	+ Email/Text: tuscolsup@fisglobal.com	Oct 05 2021 23:27:00	Complete Payment Recovery Services, 3500 5th Street, Northport, AL 35476-4723
15408835	+ EDI: CONVERGENT.COM	Oct 06 2021 03:28:00	Convergent Outsourcing, 800 SW 39th Street, Renton, WA 98057-4927
15408836	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 05 2021 23:36:07	Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875
15408838	EDI: DISCOVER.COM	Oct 06 2021 03:28:00	Discover Card Services, P.O. Box 15157, Wilmington, DE 19886
15408841	+ EDI: IRS.COM	Oct 06 2021 03:28:00	Internal Revenue Service, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
15408842	EDI: JEFFERSONCAP.COM	Oct 06 2021 03:28:00	Jefferson Capital, PO BOX 7999, Saint Cloud, MN 56302
15408831	EDI: JPMORGANCHASE	Oct 06 2021 03:28:00	Chase, 201 N Walnut Street Mailstop De1-1027, Wilmington, DE 19801
15408843	Email/PDF: resurgentbknotifications@resurgent.com	Oct 05 2021 23:36:06	LVNV Funding, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15408847	EDI: PENNDEPTREV	Oct 06 2021 03:28:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
15408847	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 05 2021 23:27:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
15408849	Email/Text: Bankruptcy.Notices@pnc.com	Oct 05 2021 23:27:00	PNC Bank, PO Box 94982, Cleveland, OH 44101
15408850	Email/Text: Bankruptcy.Notices@pnc.com	Oct 05 2021 23:27:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
15408851	EDI: PRA.COM	Oct 06 2021 03:28:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
15408852	+ Email/Text: csidl@sbcglobal.net	Oct 05 2021 23:27:00	Premier Bankcard, POB 2208, Vacaville, CA 95696-8208
15410345	+ Email/Text: bankruptcy@huntington.com	Oct 05 2021 23:27:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
15408857	Email/Text: bankruptcy@firstenergycorp.com	Oct 05 2021 23:27:00	West Penn Power, P.O. Box 3687, Akron, OH 44309-3687

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
15420322	*+	AFC First Finanacial, 1005 Brookside Rd., Allentown, PA 18106-9028
15420321	*	Advanced Disposal, 32870 US-6, Pittsfield, Marble, PA 16334

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15420323	*+	Alltran, PO Box 610, Sauk Rapids, MN 56379-0610
15420324	*+	Atlantic Broadband, 2200 Beale Avenue, Altoona, PA 16601-1927
15420325	*+	Bank of America, Po Box 17054, Wilmington, DE 19850-7054
15420326	*+	Barclays Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014
15420327	*+	Beneficial, P.O. Box 3425, Buffalo, NY 14240-3425
15420352	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, TSYS Debt Management, PO Box 5155, Norcross, GA 30091
15420330	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank, 1 Citizens Dr, Riverside, RI 02915
15420331	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court:, Columbia Gas, P.O. Box 117, Columbus, OH 43216
15420335	*P++	CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805, address filed with court:, CREDIT PROTECTION ASSOC, 13355 NOEL RDSTE 2100, Dallas, TX 75240
15420328	*+	Capital Management Services, 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464
15420332	*+	Complete Payment Recovery Services, 3500 5th Street, Northport, AL 35476-4723
15420333	*+	Convergent Outsourcing, 800 SW 39th Street, Renton, WA 98057-4927
15420334	*+	Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875
15420336	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Card Services, P.O. Box 15157, Wilmington, DE 19886
15408840	*	Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230
15420338	*	Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230
15420339	*+	Internal Revenue Service, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
15408839	*+	Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346
15420337	*+	Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346
15420340	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital, PO BOX 7999, Saint Cloud, MN 56302
15420329	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, 201 N Walnut Street Mailstop De1-1027, Wilmington, DE 19801
15420341	*	LVNV Funding, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15410262	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15420342	*	Mon valley Hospital, Inc., 1163 Country Club Road, Monongahela, PA 15063-1095
15420343	*+	New Rez/Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
15420344	*+	PA American Water, PO Box 371412, Pittsburgh, PA 15250-7412
15420345	*	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
15420347	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, PO Box 94982, Cleveland, OH 44101
15420348	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
15420349	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
15420346	*+	Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425
15420350	*+	Premier Bankcard, POB 2208, Vacaville, CA 95696-8208
15420351	*+	SRA Associates, 401 Minnetonka Road, Somerdale, NJ 08083-2914
15420354	*+	UFCW Local 23 Federal Credit Union, 345 Southpointe Boulevard--Suite 201, Canonsburg, PA 15317-8571
15420353	*+	Udren Law Offices, Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620
15420355	*	West Penn Power, P.O. Box 3687, Akron, OH 44309-3687
15408824	##+	AFC First Finanacial, 1005 Brookside Rd., Allentown, PA 18106-9028
15408848	##+	Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425
15408853	##+	SRA Associates, 401 Minnetonka Road, Somerdale, NJ 08083-2914

TOTAL: 1 Undeliverable, 38 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 07, 2021

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: mgut

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Total Noticed: 39

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2021 at the address(es) listed below:

Name	Email Address
Maria Miksich	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	on behalf of Debtor Linda Donkers ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 4